

**In Th Claims**

Please amend Claims 1, 4, 16, 30, 35, 38, 50, and 64 as follows (Clean Copy):

- 5 1. An apparatus for providing a decisioning solution for a customer, said customer accepting Internet transactions from participating parties, and for facilitating processing of payments between said participating parties, said apparatus comprising:
- a decisioning engine;
- 10 a message unit architecture for providing smooth integration with messaging to and from said customer;
- means for electronic transferring of funds between said parties, said means comprising using said message unit architecture, wherein a message unit for transfer of funds comprises, but is by no means limited to, purchase information data, seller
- 15 information data, shipping data information data, auction information data, buyer entered data, source generated data, client maintained data, buyer data, DDA information data, and additional credit card processing information data, wherein said customer can facilitate processing a transfer of funds through a message unit interface to said decisioning engine;
- 20 means for authenticating said participating parties;
- means for handling exceptions between said participating parties;
- means for processing and reconciling said funds using said message unit architecture;
- means for interfacing with said customer's Web page using said message unit
- 25 architecture;
- means for reporting to said customer suspicious activity by any of said parties;

means for determining and indicating to said parties approval for shipment of goods and services by said customer; and

means for said decisioning engine providing said decisioning solution to said customer, said decisioning solution indicating clearance to said customer for said  
5 customer to transact with said parties, and said decisioning solution based on a determined risk of any of said parties.

4. The apparatus of Claim 1, wherein means for authentication of parties further comprises means for performing a predetermined number of seconds online  
10 decisioning, thereby authenticating said Internet transactions.

16. The apparatus of Claim 1, wherein means for interfacing with said customer's Web page further comprises:

means for sending to said customer's Web page results from a predetermined  
15 number of seconds decisioning process, said decisioning process for a registration process, and said decisioning process for credit card and electronic check transactions.

30. The apparatus of Claim 2, wherein means for providing said decisioning  
20 solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution based on a determined risk of said at least one buyer, further comprises:

means for performing a predetermined number of seconds online decisioning.

25

35. A method for providing a decisioning solution for a customer, said customer accepting Internet transactions from participating parties, and for facilitating processing of payments between said participating parties, comprising:

providing a decisioning engine;

5 providing a message unit architecture for providing smooth integration with messaging to and from said customer;

electronically transferring funds between said parties, said electronically transferring funds using said message unit architecture, wherein a message unit for transfer of funds comprises, but is by no means limited to, purchase information  
10 data, seller information data, shipping data information data, auction information data, buyer entered data, source generated data, client maintained data, buyer data, DDA information data, and additional credit card processing information data, wherein said customer can facilitate processing a transfer of funds through a message unit interface to said decisioning engine;

15 authenticating said participating parties;

handling exceptions between said participating parties;

processing and reconciling said funds using said message unit architecture;

interfacing with said customer's Web page using said message unit architecture;

20 reporting to said customer suspicious activity by any of said parties;

determining and indicating to said parties approval for shipment of goods and services by said customer; and

said decisioning engine providing said decisioning solution to said customer, said decisioning solution indicating clearance to said customer for said customer to  
25 transact with said parties, and said decisioning solution based on a determined risk of any of said parties.

38. The method of Claim 35, wherein authenticating parties further comprises performing a predetermined number of seconds online decisioning, thereby authenticating said Internet transactions.

5

50. The method of Claim 35, wherein interfacing with said customer's Web page further comprises:

    sending to said customer's Web page results from a predetermined number of seconds decisioning process, said decisioning process for a registration process,  
10 and said decisioning process for credit card and electronic check transactions.

64. The method of Claim 36, wherein providing said decisioning solution to said merchant, said decisioning solution indicating clearance to said merchant for said merchant to transact with said at least one buyer, and said decisioning solution  
15 based on a determined risk of said at least one buyer, further comprises:

    performing a predetermined number of seconds online decisioning.